

FILED

NOV 02 2016

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

**CLERK, U.S. BANKRUPTCY COURT
WEST DIST. OF PENNSYLVANIA**

In re: : Case No.: 11-27613-GLT
Daniel W. Gillard : Chapter: 13
Brenda M. Gillard :
Debtor(s). : Date: 11/2/2016
Time: 09:00

PROCEEDING MEMO

MATTER: #99 - Motion to Permit Participation in the Home Affordable Refinance Program filed by Debtor
#101 - CNO Filed

APPEARANCES:

Debtor: Rodney D. Shepherd
Trustee: Jana Pail

NOTES:

Court - Motion indicates that the Debtors are just asking to participate in HARP. Why is Court approval necessary? No need at this stage for the Court to authorize. Does the program require a Court order?

Shepherd - Would be looking at a loan modification in the future. No offer made at this time. The creditor is asking for Court approval to continue the process.

Court - What is it about the program that is causing the lender to request Court approval?

Pail - 58 months have elapsed in this case. Case is on track to complete. By the time a modification is offered and executed, the case will be over.

Court - Will issue an Order stating that no approval is needed for the Debtors to participate in HARP. To the extent a modification is offered, Court approval must be obtained while the Debtors remain in bankruptcy.

OUTCOME:

1. Order to be issued providing that approval is unnecessary. (Chambers to prepare).

DATED: 11/2/2016